



Person of Non-Interest

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Words to know

Plain-language meanings for the words you'll see on PONI.

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Authenticator app

A free app on your phone that shows a new code every 30 seconds. You type the code after your password to prove it's you. One kind of two-step verification.

Backup codes

A short list of one-time codes an account gives you when you turn on two-step verification. They get you back in if you lose your phone. Keep them somewhere safe, such as your password manager.

Data breach

When a company loses control of information it holds about people, for example when criminals steal a list of customers' email addresses and passwords. It's one reason to use a different password for every account.

Encryption

Scrambling information so only someone with the right key, like your passcode, can read it. [What is encryption? \(https://beaponi.com/learn/what-is-encryption\)](https://beaponi.com/learn/what-is-encryption)

Firewall

A filter between your device or home network and the internet that blocks traffic you didn't ask for. What is a firewall? (<https://beaponi.com/learn/what-is-a-firewall>)

Malware

Harmful software, such as a virus, that someone sneaks onto your phone or computer. It's often hidden in a link or attachment in a phishing message.

Passkey

A safer replacement for a password. You sign in with your face, fingerprint, or screen lock PIN instead of typing anything. Learn more about passkeys (<https://beaponi.com/learn/passkeys>).

Passphrase

A password made of several random words, like l a n t e r n - m a r b l e - o r b i t - c a c t u s. It's longer than a typical password, which makes it stronger, and easier to remember. How to create a strong password (<https://beaponi.com/learn/strong-passwords>).

Password manager

An app that creates strong passwords, remembers them, and fills them in for you. Which password manager is right for you? (<https://beaponi.com/learn/password-managers>)

Phishing

(Pronounced "fishing.") A message pretending to be from someone you trust, like your bank, a delivery company, or a friend, that tries to get you

to click a harmful link, open an attachment, or give away information such as a password. It can arrive by email, text message, social media message, or phone call. If you fell for one, you've been "**phished**." It can happen to anyone. [How to spot phishing \(https://beaponi.com/learn/spot-phishing\)](https://beaponi.com/learn/spot-phishing) · [What to do if it happened \(https://beaponi.com/help-with-a-scam\)](https://beaponi.com/help-with-a-scam).

Security key

A small physical device that proves it's you when you sign in. Like a passkey, it can't be tricked by a fake website.

SIM swap

When a scammer gets your phone number moved to a SIM card they control, often by tricking your mobile carrier. Then they receive your calls and text-message codes. Ask your carrier about a PIN or number lock ([step 5 of the Starter Checklist \(https://beaponi.com/checklist#doors\)](https://beaponi.com/checklist#doors)).

Social engineering

Tricking a person, rather than breaking into a computer, to get information like a password. Phishing is the most common kind. Scammers rely on hurry, fear, or trust.

Two-step verification

A second check after your password, such as a code, a tap on your phone, or your fingerprint, so a stolen password isn't enough. Often also called **two-factor authentication (2FA)** or **multifactor authentication (MFA)**; the technical details can differ, but the idea is the same. [How to turn it on \(https://beaponi.com/learn/two-step-verification\)](https://beaponi.com/learn/two-step-verification).

Verification code

A short one-time code sent by text or email, or shown in an authenticator app, that you enter to prove it's you. **Never share one with anyone who contacts you**, even if they say they're from your bank or "support."

VPN (virtual private network)

A service that sends your internet traffic through an encrypted tunnel to the VPN company's server. It hides your browsing from the local network, but not from the VPN company, and it doesn't make you anonymous. What is a VPN? (<https://beaponi.com/learn/what-is-a-vpn>)

Sources

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- Glossary (<https://csrc.nist.gov/glossary>): phishing, social engineering, multi-factor authentication, passphrase, malware, breach, firewall, encryption, virtual private network (NIST Computer Security Resource Center)
- Recognize and Report Phishing (<https://www.cisa.gov/secure-our-world/recognize-and-report-phishing>) · Turn On MFA (<https://www.cisa.gov/secure-our-world/turn-mfa>) (CISA)
- Passkeys (<https://fidoalliance.org/passkeys/>) (FIDO Alliance)
- Turn on 2-Step Verification (<https://support.google.com/accounts/answer/185839>) · Sign in with a passkey (<https://support.google.com/accounts/answer/13548313>) (Google)
- SIM Swap Scams: How to Protect Yourself (<https://consumer.ftc.gov/consumer-alerts/2019/10/sim-swap-scams-how-protect-yourself>) (FTC)

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